IN THE SPECIFICATION

Please amend the first paragraph on Page 12, starting on line 1 and ending on line 16, as follows:

Besides the expense associated with loading time caused by generational distances described above, the impact on TPM 14 is also a function of the probability of a least key needing to be loaded in the future. This probability can be stated mathematically where:

L = length of time since [[lease]] least key Ki was last used

F = frequency of use of Ki over a predetermined amount of time

[[U]] $\underline{V} = 1$ or 0, depending on whether a needed private key is already loaded in the TPM RAM, (value is 1 if "yes"), then

$$P(Ki) = \frac{A}{L} + B*F + C*V$$

where A, B, and C are constants. A, B and C are preferably determined by statistical sampling of the history of the TPM private keys 22 that have been requested and needed. Alternatively, A, B, and/or C may be determined by the user according to personal preferences. For example, any or all of the values A, B and C may be determinately set high to demonstrate that the user always wishes a particular private key 22 be loaded or easily or quickly loaded into TPM RAM 20.